

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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In re:

Chapter 13

John W. Wells,

Case No. 22-22472 (CGM)

Debtor(s).

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DEBTOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:
COUNTY OF)

I, JAMES J. RUFO, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in the Bronx, New York.

On August 30, I served a true and completed copy of the documents requested in the “*Creditor Loss Mitigation Affidavit*,”¹ dated August 15, 2022, upon the following parties via email Edward J. Schwahl at mediations@cenlar.com and Robyn E. Goldstein, Esq. at rgoldstein@mgrb.com; including the following documents:

☐ A copy of the Debtor’s² two (2) most recent federal income tax returns;

☒ A copy of the Debtor’s last two (2) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

☐ A copy of the Debtor’s business’ two (2) most recent months’ profit and loss statements, setting forth a breakdown of the monthly business income and expenses

☒ A copy of the mortgagees completed financial worksheet;

☐ Proof of second/third party income by affidavit of the party, including the party’s last two (2) paycheck stubs,

☐ Other (please specify)

Dated: White Plains, New York

August 30, 2022

/s/ James J. Rufo
James J. Rufo, Esq.

¹ Italicized words in quotations indicate that there is a form by the same name on the Bankruptcy Court’s website. These forms shall be used whenever applicable.

² Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York’s Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures’ definition of “Debtor” includes joint debtors.